

**Notice of Allowability**

Application No.

09/578,508

Examiner

Narayanswamy Subramanian

Applicant(s)

MCNAMAR ET AL.

Art Unit

3624

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 12/20/2005.
2. ☒ The allowed claim(s) is/are 1-20, 22-49, 61, 66-70, 140, 142 and 143.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☒ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date 9/26/2003.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date \_\_\_\_\_
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date \_\_\_\_\_
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

### **DETAILED ACTION**

1. This communication is in response to Applicant's appeal brief filed on December 20, 2005. Claims 1- 20, 22-49, 61, 66-70, 140, 142 and 143 are pending in this application.

#### ***Allowable Subject Matter***

2. The following is a statement of reasons for the indication of allowable subject matter:

3. The prior art of record (Weiss US Patent 6,131,810 in combination with Norris US Patent 5,870,721) teaches a method, a computer data storage medium having program code recorded thereon and a system for providing a client with an integrated financial management account, the integrated financial management account including an investment component linked to a loan component, the method comprising the steps of: receiving application data for the integrated financial management account online directly from the client; setting up the integrated financial management account with investment component data and loan component data associated with an account file at the time of setting up of the integrated financial management account; linking the loan component data to the investment component data in the step of setting up the integrated financial management account; and qualifying the client for a loan in the loan component of the integrated financial management account and recording the qualification in the account file.

Even though, the prior art of record teaches the above mentioned steps, the prior art of record fails to teach a method, a computer data storage medium having program code recorded thereon and a system for providing a client with an integrated financial management account, the integrated financial management account including an investment component linked to a loan component including the steps of contemporaneous with the step of setting up the

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integrated financial management account in the account file, associating an investment asset to the investment component data in the account file based on the linking the loan component data to the investment component data wherein the client is credited with the investment asset in the investment component of the integrated financial management account (as described paragraphs 2 and 3 on page 11 of the specification); and after successful loan qualification, disbursing the proceeds of the loan component into the investment component by storing a value of the proceeds in the investment component data in the account file, or after unsuccessful qualification, removing the association of the investment asset to the investment component data in the account file. For these reasons claims 1, 70 and 140 are deemed to be allowable over the prior art of record, and claims 2-20, 22-49, 61, 66-69, 142 and 143 are allowed by dependency.

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee, and to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled Comments on Statement of Reasons for allowance.

### ***Conclusion***

4. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

(a) Citibank N.A. (WO 96/41287) (December 19, 1996) Integrated Full Service Consumer Banking System and Method for Opening an Account

(b) Do et al (WO 99/09470) (February 25, 1999) Personal Banking Machine

(c) Wada et al (JP 200250981 A) (September 14, 2000) System for Investment-Trust-Operation Adaptive Electronic Trading

(d) "E\*TRADE FINANCIAL Corporation Introduces E\*TRADE Complete <sup>TM</sup>: An intelligent, integrated way for customers to manage all of their money" (PR Newswire) (April 4, 2005)

(e) Kenna et al (US Patent 6,108,641 A) (August 22, 2000) Integrated Nested Account Financial System with Medical Savings Sub-account

(f) Atkins, Charles A (US Patent 5,875,437 A) (February 23, 1999) System for the Operation and Management of one or more financial accounts through the use of a Digital Communication and Computation System for Exchange, Investment and Borrowing

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (571) 272-6747. The fax number for Formal or Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PMR or Public PAIR. Status information for unpublished applications is available through Private PMR only. For more information about the PMR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

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Dr. N. Subramanian N.S.  
March 2, 2006

  
**HANI M. KAZIMI**  
**PRIMARY EXAMINER**